



**Certificate of Shariah Compliance  
for  
Debit Card**

بسم الله الرحمن الرحيم

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم و على آله وصحبه  
أجمعين و على من تبعهم بإحسان إلى يوم الدين

All praise be to Allah (swt) and his blessing and peace be upon his beloved  
Messenger (saw) and upon his family and companions; and upon those who  
follow with righteousness till the day of judgment.

In compliance with the terms of reference of the committee, having reviewed the **Debit Card** product's documentation and associated processes, and after making all required amendments:

We the 'Shariah Committee' for Islamic Banking Window of Afghanistan International Bank (AIB) confirm that in our opinion the **Debit Card** product is in accordance with the Wakalah and Ujrah principle of Islamic Finance and therefore we allow IBW of the bank to provide this product to its customers.

*And Allah Knows Best.*

Abdul Qadir Ulfat

Rahmanullah Shahab

Najeebullah Salih

\*this certificate was signed on Wednesday 27<sup>th</sup> March 2019